



UNHCR
The UN Refugee Agency

BRAVING

WINTER CASH ASSISTANCE MAKING A DIFFERENCE TO URBAN REFUGEES IN JORDAN

THE COLD

Cover: A refugee child keeps warm in front of a coal furnace in Ajloun, northern Jordan, during the “Jana” snow storm in February 2015. ©UNHCR/Mohammad Hawari

This report was principally authored by Robert Sibson from UNHCR Jordan’s External Relations Unit, with the contribution of Dima Hamdan for the human stories. Thanks are due to the following people who assisted in the preparation of the report: Nuha Abdallah, Haneen Abu-Sunbul, Tamara Albawab, Najwan Aldorgham, Omar ALTayyan, Hiba Azazieh, Rasha Batarseh, Lars Bromley from UNITAR, H  l  ne Daubelcour, Marta Ghezzi, Mohammad Hawari and Volker Schimmel.

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“THIS WINTER, UNHCR’S SUPPLEMENTARY CASH ASSISTANCE ASSUMED A NEW URGENCY, AND FOR SOME REFUGEES, IT REPRESENTED A LITERAL WINTER LIFELINE.”

Andrew Harper, UNHCR Representative, Jordan

For the vast majority of refugees in Jordan, those living outside of camps, the winter months represent yet another crisis in their struggle to survive. With two-thirds now living under the poverty line and half living in households with no heating¹, the bitterly cold conditions stretch their capacity to afford even a degree of warmth.

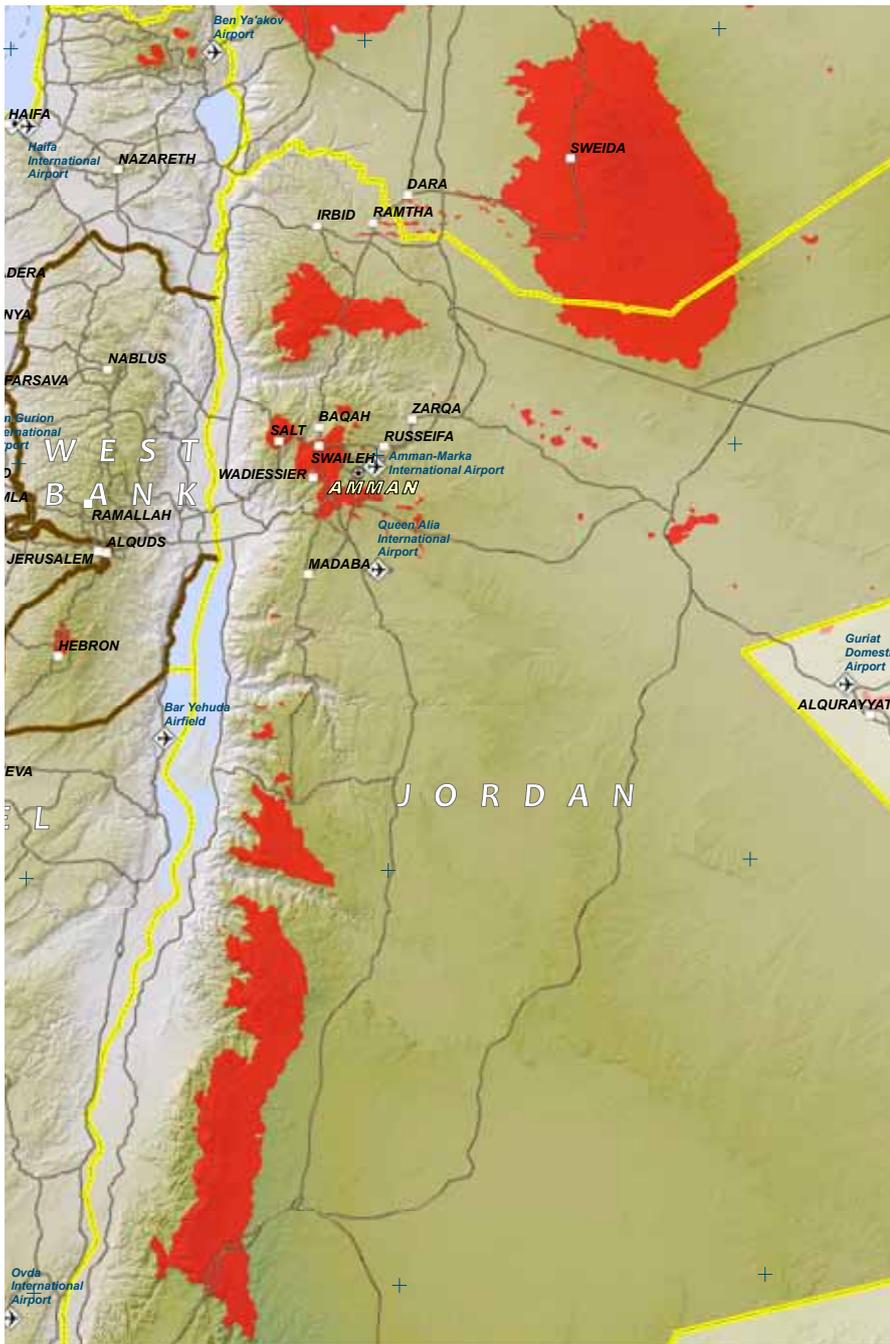
This winter was no exception. In January and February, two severe snow storms hit the country with high winds, freezing rain, hail and heavy snow forcing the closure of schools and roads. Certain locations, such as Karak, Tafilah and Ajloun, were cut off for days due to icy roads and inclement weather.

In the midst of this, 520,000 Syrian refugees braved the cold in poorly insulated rooms, in basements or in makeshift shelters. A few weeks before they had learnt that they would no longer be receiving free health care and that precious food assistance would be slashed. With the majority of Syrian refugees having no access to legal employment, they were with the least amount of means going into this harsh winter.

This made the large-scale winterization efforts by UNHCR in Jordan and its partners all the more critical this year. Since the inception of winterization support in 2012, UNHCR had not mounted such a fast and broad effort in order to ensure that refugees would not be harmed by the cold. A recent survey² conducted by UNHCR on the impact of its 2014/2015 winter cash assistance programme shows the important difference it made.

1 UNHCR, Living in the Shadows: Jordan Home Visits Report 2014, 2015; <http://unhcr.org/jordan2014urbanreport/home-visit-report.pdf>

2 A post-distribution monitoring survey undertaken by UNHCR field staff measuring the impact of the winter cash assistance programme in 2014/2015. The survey gathered data on 360 cases, or 2006 individuals, through 75 home visits and 285 phone calls.



The popular perception of Jordan as a warm, arid, desert environment is lost during the winter months between December and February when temperatures can drop to well below 0° - 5° C, often combined with heavy rain and snow.

In recent years, these conditions have brought misery to refugee populations living inside and outside of camps across the Kingdom.

- In December 2013, officials declared a state of emergency in Zaatari camp in northern Jordan as snow storm "Alexa" flooded and damaged tents sheltering thousands of refugees.
- In January and February 2015 snow storms "Huda" and "Jana" hit Jordan bringing heavy snow, high winds and icy rain. Roads and schools were closed affecting refugees living in precarious conditions in urban areas.
- Some 45% of urban refugees surveyed were affected by the "Huda" and "Jana" snow storms with many living in deplorable conditions.

Map illustrating in red the snow cover caused by the "Huda" storm in January 2015.
©USGS

SINKING INTO POVERTY

“WHEN I CAME HERE FROM SYRIA I HAD TO SELL MY WEDDING RING AND ALL OF MY BRACELETS. NOW THE MONEY FROM THAT IS GONE TOO, AND I HAVE NOTHING LEFT TO SELL.”

Faten³, aged 41, a widow and mother of six living in the outskirts of Amman

For urban refugees in Jordan today, who have fled for their lives, leaving behind their homes and livelihoods, the pressures on them are growing. In late 2014, shortly before the beginning of the winter months and what international aid agencies term the “winterization” phase, the stark warnings about the likely impact of reductions in humanitarian funding translated into a painful reality for thousands of refugees and their families.

In October, World Food Programme (WFP) Jordan announced that food assistance to some 12,000 Syrian refugee families, representing almost 40,000 refugees, would be reduced to reflect funding shortages. A month later, the Government of Jordan announced that it would be reducing the provision of free access to healthcare for Syrian refugees because of a lack of funds allocated to refugee communities. The timing, coinciding with the cold spell, could not have been more dispiriting.

Since 2012, UNHCR has sought to capture the evolving needs, vulnerabilities and capacities of all refugee households across Jordan to ensure that their protection and access to services are best met. The last comprehensive study², drawing on data from the first half of 2014, looked at 41,976 refugee cases (encompassing 144,682 Syrian refugees) and provided a telling insight into a losing battle against poverty for the majority of the urban refugee population. The figures speak for themselves.

Some two-thirds of refugee households now live in poverty with average per capita expenditure just below the Jordanian poverty line of 96 USD, or 67.8 Jordanian Dinars (JOD) per person per month. In the majority of cases, most families spend more than they earn, with average expenditure being 1.6 times greater than income. One in five female-headed refugee households spends less than 1.5 USD, or 1 JOD per person per day.

The living conditions of Syrian refugees reflect this poverty. Almost half live in shelters whose condition is classified as bad or undignified – with 46% without heating, 20% without functioning latrines and a quarter with poor access to electricity. One in ten refugees live in informal shelters, such as tents, mud huts and caravans.

With the arrival of the winter months these pressures only multiply.

² Ibid

³ Names in this report have been changed to protect the identity of the refugees.



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Basma

Basma cannot afford to rent an apartment, so she sublets a room where she lives with her four children on the top floor of an old building in East Amman. The space is poorly insulated and keeping it warm is difficult.

When asked what her priorities are for the winter Basma doesn't know where to begin.

"We need clothes, blankets, gas cylinders, everything..." she says, exasperated. "We need assistance throughout winter. Not just for one month. It's extremely cold all the way from December till February."

**"I'VE TAUGHT
MY CHILDREN
THAT THEY
JUST HAVE TO
COPE."**

Like most refugees, Basma is not allowed to legally work, so she relies solely on cash assistance from UNHCR. Her monthly expenditure is what she receives from the agency. This winter's

cash assistance allowed her to buy gas refills to keep the family warm.

"I wouldn't dare borrow money from anyone because I know I simply cannot pay it back," she explains. "So I've taught my children that they just have to cope."

Coping means that her son is left without treatment for his breathing problems.



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Abdul Qader

Abdul Qader, his wife and eight children live in a former stable in a remote and desolate spot in Sahab, south-east of Amman. The stable's owner eyed a business opportunity and converted the stable into a "living space". The walls are painted and there are new tiles but nothing can mistake the cold.

There is no insulation, no proper door, and cold wind blows through the cracked windows. It isn't only the cold that penetrates the room. There is an overwhelming stench from the livestock market outside where every morning livestock owners bring their horses and sheep to sell. The market is gone by midday, but the stench remains.

Abdul Qader spent all his winter cash assistance on gas for heating. "How else would we have managed if it wasn't for this assistance?", he asks.

The family live in a small room at the back of their rented space, trying to keep as warm as manageable by covering the floor with a worn-out carpet and whatever blankets are available. It's insufficient, but it's all they have. "We need more blankets, and more gas cylinders," he says. "Only God knows how desperate we are."

**"ONLY GOD
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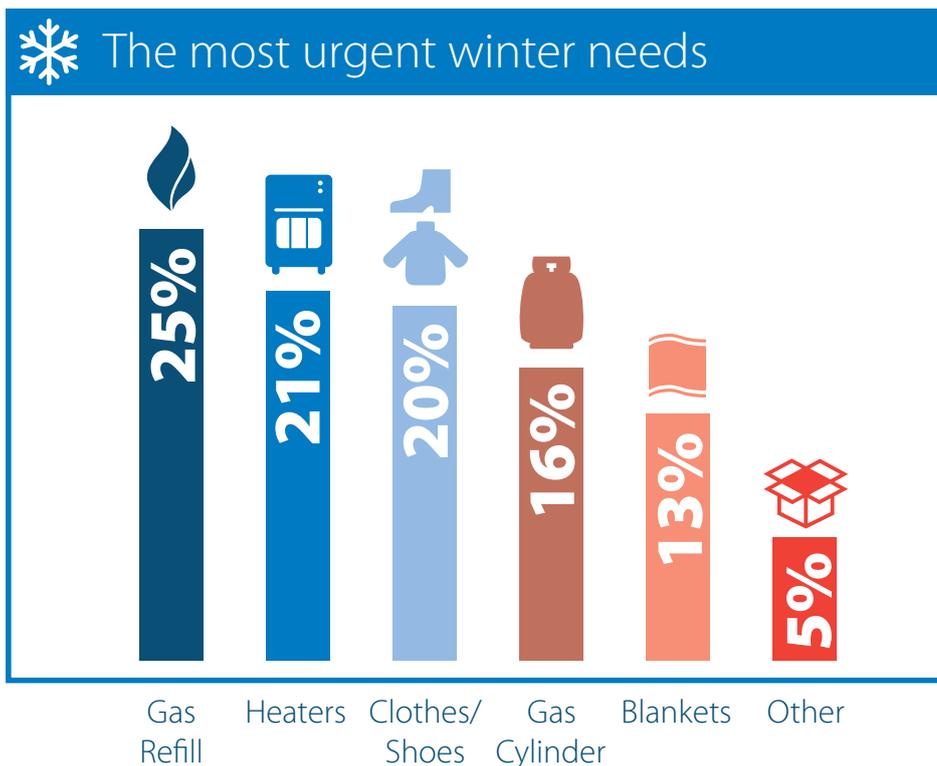
Like most refugees, Abdul Qader's only lifeline is the assistance he receives from UNHCR. "If the assistance gets cut off I would send my children to the camp and I'll just disappear."

KEEPING OUT THE COLD

The conditions between November and March are managed in similar fashion by many Jordanians and Syrian refugees. One room becomes the winter room with a heater and blankets. If they can afford it, they buy thicker and warmer clothing. But for urban refugees living in precarious conditions the choices are not ones based only on comfort but on survival. With so many living below the poverty line, the winter demands tough spending choices.

The purpose of UNHCR's winter cash assistance is to reduce the cold weather burden on refugees by allowing for the purchase of heating, blankets, clothing, shoes and essential household needs and costs of living. This especially applies to vulnerable populations such as the elderly, children, female-headed households and refugees with disabilities and is an essential element in reducing their risk of exploitation. It also aims to assist refugees in avoiding the need to rely on destructive coping strategies, like dropping out of school, borrowing money, early marriage, survival sex and even returning to Syria.

With well over 80 % of those registered with UNHCR in Jordan living in urban areas, cash assistance is one of the lynchpins of the agency's protection response. This form of intervention not only serves a critical safety net function, whilst enhancing the dignity of the refugee through self-reliance, but strengthens the relationship between refugee and host community in support of the local economy. Unrivalled in cost effectiveness and efficiency, UNCHR is currently implementing cash-based interventions in 60 countries worth over 100 million USD.



FOR URBAN REFUGEES LIVING IN PRECARIOUS CONDITIONS THE CHOICES ARE NOT ONES BASED ONLY ON COMFORT BUT ON SURVIVAL.

“HOW ELSE WOULD WE HAVE MANAGED IF IT WASN’T FOR THIS ASSISTANCE?”

Abdul Qader, married with eight children, living in a former stable in Sahab, south-east of Amman.

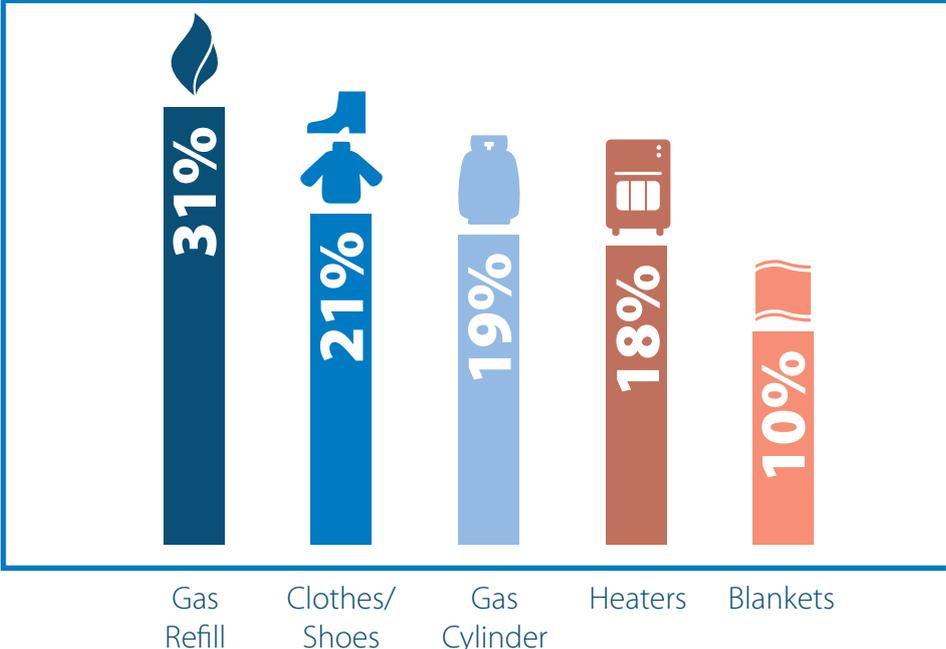
Winter cash lifelines

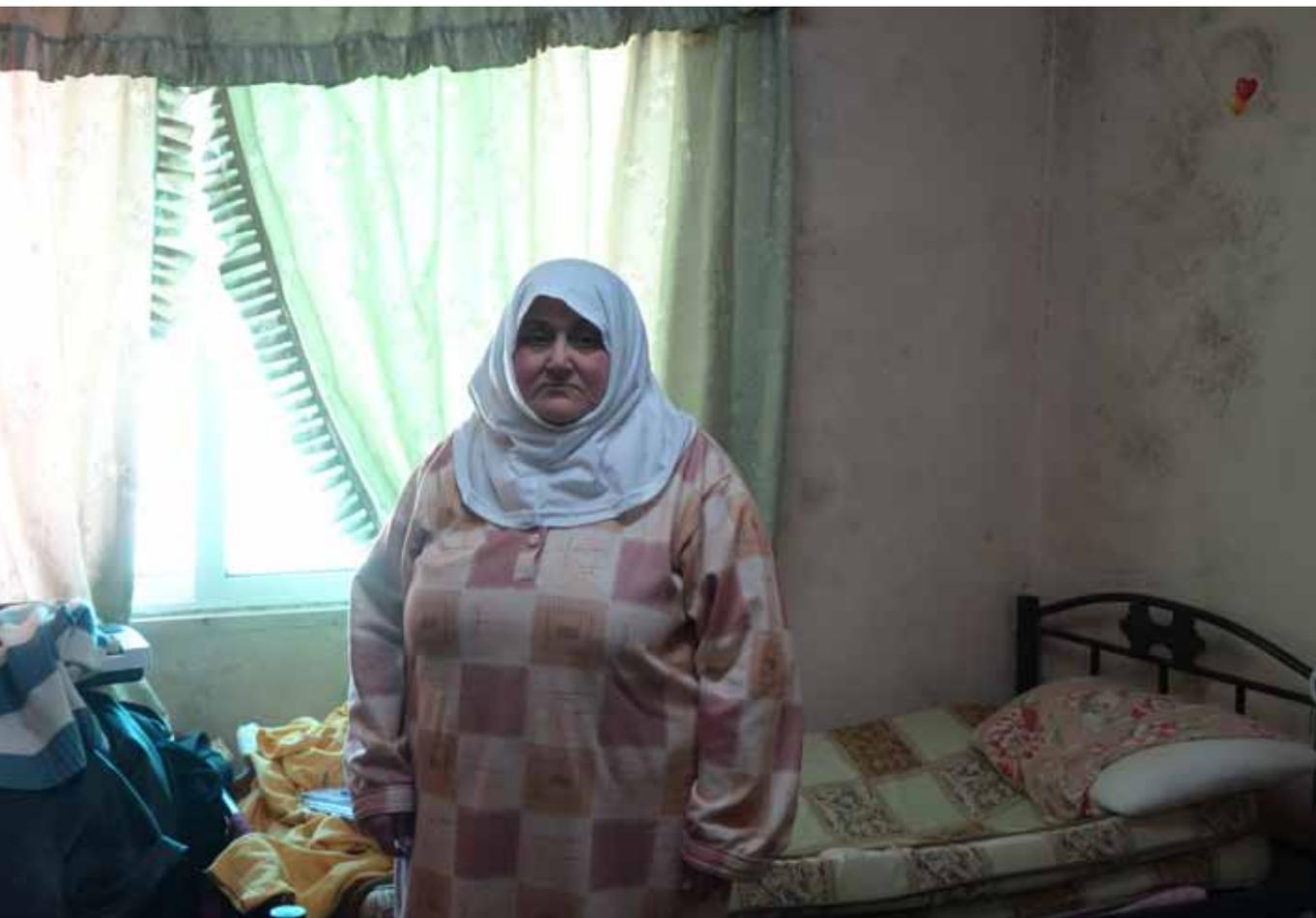
The one-off “winterization” supplement to all families receiving cash assistance was first introduced in the winter months of 2013/2014 to respond to the burgeoning number of refugee populations living outside of camps in Jordan.

Winter cash assistance is paid in two categories and based on an agreed standard set by the humanitarian community in Jordan. The lowest amount, 47 JOD per person, equivalent to 67 USD, is paid to those receiving regular cash assistance. The highest amount, 85 JOD per person, equivalent to 120 USD, is paid to those who have been identified as eligible for regular cash assistance but are on the waiting list.

UNICEF provide 20 JOD, equivalent to 28 USD, in supplementary assistance to each Syrian refugee child aged up to 12 years, benefitting some 37,847 children.

❄ Refugees’ winter cash assistance spending





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Amal

Amal lives in a one-bedroom flat on the top floor of a five-storey building in East Amman with her two sons and a daughter. The flat is bitterly cold. “Look at this mould and dampness,” she says, pointing to black damp patches covering the walls and ceiling of the bedroom. “All of this is because of the cold. We’ve asked the landlord to fix it but he hasn’t.”

Amal says if it wasn’t for the winter cash assistance she received from UNHCR, she and her family wouldn’t have been able to keep warm during the two snow storms that hit Jordan early this year.

“We used the money to buy a carpet, and also a gas heater and some blankets. We had to buy a new gas cylinder each week.”

“I can’t imagine what we’d do if another winter

came and we had no assistance,” she adds. “Heating is our number one priority, particularly because I have rheumatism, and my daughter has asthma. We sit next to the heater all day.”

Amal and her family came to Jordan two years ago after their house was destroyed in a bombing of Homs in Syria. Her husband, who died of a stroke, used to sell vegetables and earned a decent wage.

“We had a small house and things were good”, she recalls.

**“WE SIT
NEXT TO
THE HEATER
ALL DAY.”**



©UNHCR/Dima Hamdan

Nader

Talking with Nader, his wife and four children in their home in East Amman, it is difficult to imagine how they endured this winter. The family sit on thin foam mattresses on the floor next to a small gas heater, insulating themselves in a corner of the living room with a curtain – a desperate attempt to lock in the heat.

“We can make do with whatever blankets we have,” he says “but we need more cash to buy more gas. Heating is the most important thing.”

**“HEATING IS
THE MOST
IMPORTANT
THING.”**

Nader is 500 JOD (705 USD) in debt after recently paying for an urgent medical operation for his wife and is now two months behind on rent. This winter it was a choice of either freezing at home, or risk being evicted altogether.

The family left Homs more than three years ago where Nader worked in restaurants selling shawerma and sandwiches. “Life was excellent back then,” he says. “We owned a home, but it was destroyed in the war and all our possessions have been stolen.”

MAKING A DIFFERENCE

UNHCR cash-based interventions in Jordan

Currently 21,500 refugee families (approximately 94,000 individuals), or approximately 15% of the total Syrian refugee population living outside of camps receive UNHCR monthly cash assistance. Since the end of 2014, another 12,000 refugee families have been identified for UNHCR cash assistance (i.e another 8% of the Syrian refugees living outside camps), but cannot be supported for lack of funds.

UNHCR in Jordan is the first operation in the world to deliver cash assistance using cutting-edge iris recognition technology. The funds are dispensed in JOD through the ATM network of the Cairo Amman Bank.

In 2014, 50.5 million USD were disbursed to refugee families from Syria and other countries, including the “winterization” support supplement.

So far, the data gathered in a collaborative effort between the World Bank and UNHCR in Jordan indicates that the cash assistance programme has improved the ability of refugee households to meet their basic needs, and reduced the number of households living in poverty by 20%.

Other positive aspects of cash-based interventions include:

- Customer satisfaction: 98% of the assistance is spent on basic needs ranging from rent, children’s needs, food and health.
- Efficiency: The iris recognition system has not had a single fail in millions of all transactions across all accounts at Cairo Amman Bank.
- Cost effectiveness: 97 USD of every 100 USD donated goes directly to refugees.
- Security: The system is fully secured through biometric identity verification to prevent fraud.

98% OF CASH ASSISTANCE IS SPENT ON BASIC NEEDS RANGING FROM RENT, CHILDREN’S NEEDS, FOOD AND HEALTH.

“THIS IS THE FIRST TIME WE CAN AFFORD CLOTHES SINCE WE ARRIVED.”

One refugee respondent to the March 2015 survey

The findings from the survey on the impact of the winter cash assistance programme show its direct impact in keeping refugees and their families warm. Some 87% responded that the assistance was spent directly on winter needs, including gas refills - the largest expenditure at 31%, followed by clothes and shoes (21%), gas cylinders (19%), heaters (18%) and blankets (10%).

The survey also illustrates that Syrian refugees' winter needs relate primarily to energy (62%). Fuel refills were identified as the greatest need (25%) followed by heaters (21%), clothes and shoes (20%), gas cylinders (16%) and blankets (13%). Another 5% specified food and paying off rent and utility bills as essential needs.

And positively, in comparison to last year, there is a noticeable increase in the reach of winter cash assistance. The rise can be ascribed to UNHCR's rolling and expanded programme of eligibility assessments, partly undertaken through home visits, that ensure that UNHCR and partner field staff swiftly identify those refugees most in need of assistance.

SURVIVING NEXT WINTER

While UNHCR was able with generous donor support to provide quick and effective winterization support to almost 30,000 urban Syrian refugees, over 4,000 more vulnerable Syrian families could not be assisted during the winter because the resources were simply not available.

This survey proves winter cash assistance works quickly and effectively to save refugee lives. Next winter, with increased humanitarian support, thousands more refugee families can be provided with the basic human needs we all share.

The message is clear: winter cash assistance is well targeted, meets the most urgent needs, and reaches the most vulnerable populations.



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Jameela

Jameela used her winter cash assistance to immediately buy a large carpet to insulate the floor in the room where she sleeps with her six children. The rest she spent on a gas heater and warm clothing for her children. Jameela needed blankets but couldn't afford them so a kind neighbour helped out to keep her children warm.

"This winter was very harsh, we ran out of gas", she said, "the place was damp and it was difficult for my daughter Ayah who has asthma. If it wasn't for this cash assistance, we wouldn't have managed."

Three years ago, Jameela and her family led a quiet life in the countryside outside Aleppo. "My husband owned a plot of land. He would grow

wheat and barley and other grains, and we lived off the land comfortably."

Today Jameela is a widow and finds other ways to support her six children. Both her and her 25-year old daughter work informally in a factory, removing the green tops from carrots that leave her palms permanently stained. Her 14-year son has dropped out of school to work. "He refuses to go back to school," Jameela says, "he hasn't studied since we came here three years ago. He finished his schooling at the fifth grade."

"The most important thing is to try to earn a decent living," she concludes, "no one wants to be forced to beg or steal."

**"IF IT WASN'T
FOR THIS CASH
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Haidar

Haidar is 85 years old and begs to survive. “I don’t deny that I beg,” he says, “I barely bring 5 JOD (7 USD) a week. If I didn’t we’d have to cut down on food.”

He fled Syria for Jordan two years ago with his wife, leaving their two sons and their large families behind. He hasn’t seen them since.

The couple live in a small flat in the town of Mahes, east of Amman, in a room that leads to a small yard.

“This winter was too bitter to bear,” he says, “but I am thankful for the cash assistance I received. Without it I wouldn’t have been able

to pay for gas or electricity. We were sick, I was coughing constantly.”

His life today is a painful contrast to his previous life back home. “I used to work in Damascus as a labourer,” he says. “We would do street repairs, and life was just fine.” Haidar can hardly hold back his tears.

“I tried to return home but I cannot even afford a bus fare to the border,” he says, “I just want to go back to Syria, I don’t want to die here.”

“WITHOUT IT I WOULDN’T HAVE BEEN ABLE TO PAY FOR GAS OR ELECTRICITY.”



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